

**Information to identify the case:**

Debtor 1	<u>Angela Lynch Oxley</u>	Social Security number or ITIN	xxx-xx-5578
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-31028-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela Lynch Oxley  
aka Angela Lynch-Oxley, aka Angela L. Oxley

6/22/23

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Angela Lynch Oxley  
Debtor

Case No. 17-31028-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 22, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2023:

Recip ID	Recipient Name and Address
db	+ Angela Lynch Oxley, 802 Belvidere Avenue, Plainfield, NJ 07060-1967
cr	+ GSR MORTGAGE LOAN TRUST 2004-11, MORTGAGE PASS-THR, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ GSR Mortgage Loan Trust 2004-11, Mortgage Pass-Thr, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517125959	+ David Marshall, City of Plainfield Tax Collector, 515 Watchung Ave, Plainfield, NJ 07060-1798
517125963	+ Mr. Cooper 17, P O Box 619094, Dallas, TX 75261-9094
517125965	+ PMUA- Plainfield Municipal Utility, P.o. Box 416829, Boston, MA 02241-6829
517223685	#+ Plainfield MUA, 127 Roosevelt Ave, Plainfield NJ 07060-1331
517125964	+ Plainfield Tax Collector, City Hall, P O Box 1407, 515 Watchung Ave, Plainfield, NJ 07060-1720

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Jun 22 2023 21:07:00	Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 22 2023 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 22 2023 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517125956	EDI: CAPITALONE.COM	Jun 23 2023 00:46:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517125955	+ EDI: CAPITALONE.COM	Jun 23 2023 00:46:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517125957	+ EDI: WFNNB.COM	Jun 23 2023 00:46:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517125958	+ EDI: WFNNB.COM	Jun 23 2023 00:46:00	Comenity Bank, Po Box 182273, Columbus, OH 43218-2273
517125960	Email/Text: bankruptcycourts@equifax.com	Jun 22 2023 21:07:00	Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374
517125961	^ MEBN	Jun 22 2023 20:58:00	Experian, P O Box 2002, Allen, TX 75013-2002
517280993	EDI: PRA.COM	Jun 23 2023 00:46:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jun 22, 2023

Form ID: 3180W

Total Noticed: 21

517338861	EDI: Q3G.COM	Jun 23 2023 00:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517125966	^ MEBN	Jun 22 2023 20:57:38	TransUnion, P O Box 2000, Chester, PA 19016-2000
517223946	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 22 2023 21:07:00	U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517125962	##+	KML Law Group, PC 17, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for the holders of GSR Mortgage Loan Trust 2004-11 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor GSR Mortgage Loan Trust 2004-11 Mortgage Pass-Through Certificates, Series 2004-11, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for the holders of GSR Mortgage Loan Trust 2004-11 hkaplan@rasnj.com, kimwilson@raslg.com
Kevin M. Buttery	on behalf of Creditor GSR MORTGAGE LOAN TRUST 2004-11 MORTGAGE PASS-THROUGH CERTIFICATES kbuttery@moodklaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for the holders of GSR Mortgage Loan Trust 2004-11 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Shauna M Deluca	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for the holders of GSR Mortgage Loan Trust 2004-11 sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	

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Page 3 of 3

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on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for the holders of GSR Mortgage Loan Trust 2004-11 smncina@raslg.com

Sindi Mncina

on behalf of Creditor GSR Mortgage Loan Trust 2004-11 Mortgage Pass-Through Certificates, Series 2004-11, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee smncina@raslg.com

Stephen M. Goldberg

on behalf of Debtor Angela Lynch Oxley bk2notices@smgpc.com bk2notices@gmail.com;bknoticessmg@outlook.com

Steven P. Kelly

on behalf of Creditor GSR Mortgage Loan Trust 2004-11 Mortgage Pass-Through Certificates, Series 2004-11, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12